

**NC INSURANCE SERVICES INC.,
d/b/a HOME123 INSURANCE
SERVICES**

Effective July 15, 2005

PRIVACY POLICY

At NC Insurance Services, we know the importance of respecting your privacy and maintaining your trust. This Policy is given to help you understand the steps we take to protect your privacy.

Information About Our Privacy Notice

NC Insurance Services is a part of the New Century family of companies, which includes: New Century Mortgage Corporation, New Century Credit Corporation, NC Capital Corporation, Home123 Corporation, New Century Mortgage Securities, Inc., New Century Mortgage Securities, LLC, NCMC Insurance Corporation, New Century Warehouse Corporation, New Century Mortgage Ventures, LLC, North American Real Estate Solutions, Inc. and certain other affiliated entities (collectively, “Affiliates”). This Policy is being given to you as required by federal and state laws. It is meant to inform you about the personal data that we collect. It also explains how we may share your data with our Affiliates and with non-affiliated parties. We will only share your personal data as allowed by federal and state laws and as permitted by this Policy. This Policy applies to both our current and former customers. This Policy is only applicable to NC Insurance Services’ customers. It replaces all other Policies NC Insurance Services may have previously given you. Separate privacy policies of our Affiliates may apply to customers of certain businesses, such as mortgage lending.

Protecting Your Personal Data

We take your privacy seriously. We protect your personal data. We have physical, electronic and procedural security measures in place that meet or exceed federal standards for protecting personal data. Access to your personal data is limited to our employees, contractors, and agents who must have such access to provide products or services to you. These people are required to keep such data safe and secure. They are not permitted to use your personal data for any purpose other than that for which it was given. We also require companies that work with us to protect your personal data. They may only use it to provide the services we ask them to perform for us. We pledge to work with you to protect your personal data.

Data We Collect and How We Collect It

We collect your personal data to provide services and to assist us in meeting your needs. The types of personal data we collect, and how we collect it, are set forth below.

Personal data includes any identifying information, such as:

- Name, address, e-mail address, telephone number;
- Age, marital status, occupation, social security number, assets, income and beneficiaries;
- Claim history, policy coverage, policy payment history, and other account information;
- Credit standing, credit score, property appraisals.

We collect your personal data from:

- You in person, by telephone, or over the Internet;
- Forms you submit to us, such as applications, claims forms, or policy updates;
- From others when, for example, investigating claims or verifying information;
- Your business dealings with us, our Affiliates and other companies, such as claims, premium payments, account balances and history, and policy coverage;
- Consumer reporting agencies to determine credit history to offer payment plan options.

How We Use and Disclose Personal Data

Except as provided in this Policy, we do not share your personal data with anyone. We do not share your credit data with anyone for marketing or for any other purpose. We may share the personal data we collect without your consent with the following.

- Insurance companies, insurance agents or brokers, or credit reporting agencies who perform functions to assist with, service and maintain your policy or process your transactions;
- Service providers, such as financial service companies, banks, mortgage companies, marketing partners, printers, data security companies and third party loan servicers who help us process and service your account and personal data;
- Courts, or governmental, regulatory, and other administrative bodies when there is a lawful request;
- Law enforcement to protect against fraud or unauthorized transactions;
- Group policyholders for purposes of reporting claims experience;
- Insurance data banks that collect data in connection with insurance transactions (data obtained from a report prepared by these data banks may be retained by them and shared with others who are legally entitled to see it);
- Others with whom you ask that we share;
- As otherwise allowed by law.

Unless you exercise your opt-out rights as described under “Important Privacy Choices” below, the law allows us to share your personal data with our Affiliates and with non-affiliated preferred providers under joint marketing agreements (“Preferred Providers”). We enter into such agreements to provide you with other valuable and convenient products and services. Our Affiliates and Preferred Providers are required to keep your personal data safe and secure. They cannot use it for any purpose other than that for which it was given. The types of Preferred Providers that we may share your personal data with include: (1) financial service companies, such as insurance companies, insurance agents or brokers, home

warranty companies, registered broker-dealers, mutual fund companies, and credit card companies; and (2) non-financial services companies such as retailers, direct marketers and membership clubs.

**** IMPORTANT PRIVACY
CHOICES ****

You may limit how we share your personal data with both Affiliates and Preferred Providers. This is called the right to “opt-out.” You can-opt out by returning the attached form entitled “Important Privacy Choices for Consumers” or by calling us toll-free at 1 (866) 480-9700.

When your policy comes up for renewal, we may share your personal data with various insurers to obtain competing quotes to provide you with better coverage or pricing. If you don’t want that to happen, you may opt-out telling us not to share your personal data for this purpose. If you wish to opt-out of sharing at renewal, call us at 1 (866) 480-9700. Even if you opt-out, we may still share your personal data as allowed by law.

Right to Access and Correct Information

You may write to us at the address below with questions about your personal data that we may have. You may see and copy the data that we have in person. If you prefer, we will copy and send it to you. If you think the personal data that we have in our files is incomplete or incorrect, you may request that we complete or correct the disputed data. We will review your request. We will either make the change or explain why we did not do so. If we do not make the change, you may file a written statement of dispute with us. We will include the written dispute in future disclosures of that data. We will send the written dispute to anyone you ask who received your data from us in the past 2 years. To exercise these rights, please send us a written request. Please include your name, address, insurance policy number, daytime phone number, and the data that you would like access to or that needs correction. We may charge a small fee to collect and send the data to you. To protect your personal data, we may ask you to verify your identity and to provide other details to respond to your request. Our mailing address is:

NC Insurance Services, Inc.
Attn: Privacy Coordinator
1610 E. St. Andrew Place, Suite B-150
Santa Ana, CA 92705

Thank you for your business and the trust you place in us. Please be assured that we will protect your data.



Important Privacy Choices for Consumers

You have the right to control whether we can share some of your personal information. Please read the following information carefully before you make your choices below.

Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies that own or control us, that we own or control or that are under common control with us) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your accounts with us. This includes sending you information about some other products or services.

Your Choices

Restrict Information Sharing With Companies that Own or Control Us, We Own or Control, or are Under Common Control with Us (Affiliates): Unless you say “No,” we may share personal and financial information about you with our affiliated companies.

() NO, please do not share personal and financial information with your affiliated companies.

Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services: Unless you say “No:” we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

() NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

Time Sensitive Reply

You may make your privacy choice(s) at any time. Your choice(s) marked here will remain unless you state otherwise. However, if we do not hear from you we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

Name: (Please Print)

Address:

City:

State: Zip:

Insurance Carrier Name(s):

Account or Policy Number(s): (to be filled in by consumer)

Signature:

Date:

To exercise your choices do one of the following:

- (1) Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records).
- (2) Call this toll-free number 1 (866) 480-9700 or fax to 1 (866) 480-9300.



Trust, Confidence, and the Importance of Respecting Your Privacy...

Privacy Policy
Privacy Policy
for
for
California Residents
California Residents



We ask that you take a few moments to review this policy to understand both our privacy policy and your choices.

Place
Stamp
Here

NC Insurance Services, Inc.

Attn.: Privacy Coordinator
1610 E. St. Andrew Place, Suite B-150
Santa Ana, CA 92705